

In re:
Manuel Metsikas
DebtorCase No. 19-10835-mdc
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa
Form ID: 309APage 1 of 2
Total Noticed: 37

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db +Manuel Metsikas, 66 Penn Oak Trail, Newtown, PA 18940-9603
 aty +KEVIN P. CALLAHAN, United States Trustee, 200 Chestnut Street, Suite 502,
 Philadelphia, PA 19106-2908
 aty +STUART A. EISENBERG, McCullough Eisenberg, LLC, 65 West Street Road, Suite A-204,
 Warminster, PA 18974-3229
 14271024 +Bank of America, P.O. Box 982284, El Paso, TX 79998-2284
 14344985 Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
 14271031 +Jared/Sterling Jewelers, P.O. Box 3680, Akron, OH 44309-3680
 14271032 +Joshua P. Friedman, Esquire, 23679 Calabasas Road, #377, Calabasas, CA 91302-1502
 14271034 +Mega International Trade Group, Inc., 6862 Hayvenhurst Avenue, Van Nuys, CA 91406-4781
 14271038 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14271036 +Pennsylvania Department of Revenue, Bureau of Collections, P.O. Box 281210,
 Harrisburg, PA 17128-1210
 14271040 +Robert Foster, Esquire, 2929 Arch Street, Cira Center, 13th Floor,
 Philadelphia, PA 19104-2857

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mccullougheisenberg@gmail.com Jan 10 2020 03:28:48 CAROL B. MCCULLOUGH,
 McCullough Eisenberg, LLC, 65 W. Street Road, Suite A-204, Warminster, PA 18974
 tr +EDI: QRHHOLBER.COM Jan 10 2020 08:18:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Jan 10 2020 03:29:53 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 10 2020 03:29:46 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 10 2020 03:29:38 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14271023 +EDI: AMEREXPR.COM Jan 10 2020 08:18:00 American Express, P.O. Box 981537,
 El Paso, TX 79998-1537
 14323722 EDI: BMW.COM Jan 10 2020 08:18:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin OH 43016, OH 43016
 14271025 +EDI: AISACG.COM Jan 10 2020 08:18:00 BMW Financial Services,
 4515 N. Santa Fe Avenue, Dept. APS, Oklahoma City, OK 73118-7901
 14273173 +EDI: AISACG.COM Jan 10 2020 08:18:00 BMW Financial Services NA, LLC,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14271026 +EDI: CAPITALONE.COM Jan 10 2020 08:18:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 14271027 +EDI: CHASE.COM Jan 10 2020 08:18:00 Chase Card, P.O.Box 15298,
 Wilmington, DE 19850-5298
 14271028 +EDI: CHRM.COM Jan 10 2020 08:18:00 Chrysler Capital, P.O. Box 961275,
 Fort Worth, TX 76161-0275
 14271030 +EDI: IRS.COM Jan 10 2020 08:18:00 Department of the Treasury, Internal Revenue Service,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 14271029 +EDI: DISCOVER.COM Jan 10 2020 08:18:00 Discover Bank, P. O. Box 3025,
 New Albany, OH 43054-3025
 14271033 +EDI: TSYS2.COM Jan 10 2020 08:18:00 Macy's, P.O. Box 183083, Columbus, OH 43218-3083
 14271035 +EDI: DAIMLER.COM Jan 10 2020 08:18:00 Mercedes-Benz Financial Services, P.O. Box 685,
 Roanoke, TX 76262-0685
 14271039 EDI: PRA.COM Jan 10 2020 08:18:00 Portfolio Recovery, 120 Corporate Blvd,
 Norfolk, VA 23502
 14280979 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2020 03:29:33
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 14271037 +E-mail/Text: nod.referrals@fedphe.com Jan 10 2020 03:29:20 Phelan Hallinan & Schmieg,
 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
 14271041 EDI: RMSC.COM Jan 10 2020 08:18:00 Synchrony Bank, P.O. Box 960061,
 Orlando, FL 32896-0061
 14271406 +EDI: RMSC.COM Jan 10 2020 08:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14271042 +EDI: RMSC.COM Jan 10 2020 08:18:00 Synchrony Bank / Lowes, P.O. Box 530927,
 Atlanta, GA 30353-0927
 14271043 +EDI: WFFC.COM Jan 10 2020 08:18:00 Wells Fargo Bank, P.O. Box 14591,
 Des Moines, IA 50306-3591
 14360710 EDI: WFFC.COM Jan 10 2020 08:18:00 Wells Fargo Bank, N.A., Default Document Processing,
 MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
 14271044 +E-mail/Text: BKRMailOps@weltman.com Jan 10 2020 03:29:40 Weltman Weinberg & Reis,
 325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605
 14271045 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jan 10 2020 03:29:39 West Lake Services,
 P.O. Box 76809, Los Angeles, CA 90076-0809

TOTAL: 26

District/off: 0313-2

User: Lisa
Form ID: 309A

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Total Noticed: 37

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***** BYPASSED RECIPIENTS (continued) *****

aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

CAROL B. MCCULLOUGH on behalf of Debtor Manuel Metsikas mccullougheisenberg@gmail.com, cbmcullough64@gmail.com
DENISE A. KUHN on behalf of Commonwealth of Pennsylvania, Department of Revenue dkuhn@attorneygeneral.gov
JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
KEVIN P. CALLAHAN on behalf of U.S. Trustee United States Trustee kevin.p.callahan@usdoj.gov
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axiosfs.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axiosfs.com
ROBERT J. DAVIDOW on behalf of Creditor WELLS FARGO BANK, N.A. robert.davidow@phelanhallinan.com
STUART A. EISENBERG on behalf of Debtor Manuel Metsikas mccullougheisenberg@gmail.com, cbmcullough64@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc., d/b/a Chrysler Capital ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1	Manuel Metsikas			Social Security number or ITIN xxx-xx-2408
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)				Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania			Date case filed in chapter 7 2/8/19
Case number:	19-10835-mdc			Date case reconverted to chapter 7 1/8/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Manuel Metsikas	
2. All other names used in the last 8 years		
3. Address	66 Penn Oak Trail Newtown, PA 18940	
4. Debtor's attorney Name and address	CAROL B. MCCULLOUGH McCullough Eisenberg, LLC 65 W. Street Road Suite A-204 Warminster, PA 18974	Contact phone (215) 957-6411 Email: mccullougheisenberg@gmail.com
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 1/9/20
7. Meeting of creditors	February 11, 2020 at 09:30 AM	Location: 900 Market Street, Suite 304A, Philadelphia, PA 19107
8. Presumption of abuse	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 4/11/20
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
11. Creditors with a foreign address	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	